



## Where Exceptional Products And Discriminating Advisors Connect

Product	Strategy Specifications		Minimum Guarantee	Surrender Schedule	Liquidity Provisions	Crisis Waivers	Issue Ages	Minimum Premium	State Availability	Commissions
MarketFive FPDA	Strategy	Rate	105% Guaranteed Return at End of Surrender	(5 YEARS) 9, 8, 7, 6. <sup>50</sup> , 5. <sup>50</sup>	10% of Account Value Yrs. 2+  No Penalty For RMD	Nursing Home Effective Yr. 2  Minimum Confinement: 90 Days  Terminal Illness Effective Yr. 2  Up To 75% of AV	Non-Qual. 0-90  Qual. 0-90	\$10,000	All Except: NY	5.00%
	S&P Annual P2P w/Cap Rate	10.00%								0-75
	S&P Annual P2P w/Participation	50%								3.75%
	S&P Monthly Average w/Cap Rate	12%								76-80
	S&P MARC 5 Annual P2P w/Participation	200%								2.50%
	Focus 50 Annual P2P w/Participation	175%								81-90
	Fixed One Year Rate	5.00%								
Remarks ➡ Our best selling short-tern FIA. Strong strategies and a strong underlying guarantee of 105%.										
Market Seven FPDA	Strategy	Rate	107% Guaranteed Return at End of Surrender	(7 YEARS) 9, 8, 7, 6. <sup>50</sup> , 5. <sup>50</sup> , 4. <sup>50</sup> , 3. <sup>50</sup> %	10% of Account Value Yrs. 2+  No Penalty For RMD	Nursing Home Effective Yr. 2  Minimum Confinement: 90 Days  Terminal Illness Effective Yr. 2  Up To 75% of AV	Non-Qual. 0-85  Qual. 0-85	\$10,000	All Except: NY	5.50%
	S&P Annual P2P w/Cap Rate	10.00%								0-75
	S&P Annual P2P w/Participation	50.00%								4.13%
	S&P MARC 5 Annual P2P w/Participation	200%								76-80
	Focus 50 Annual P2P w/Participation	175%								2.75%
	Fixed One Year Rate	5.00%								81-85
Remarks ➡ Strong Income Ride Option featuring 25% benefit bonus and a 7% roll-up for 7 years. Surrender Schedule in California – 8.30, 7.40, 6.50, 5.60, 4.70, 3.80, 2.90%										
MarketTen Bonus FPDA	Strategy	Rate	3.00% on 100% of Premium	(10 YEARS) 10, 10, 10, 10, 8. <sup>50</sup> , 7, 5. <sup>50</sup> , 4, 3, 1. <sup>50</sup> %	10% of Account Value Yrs. 2+  No Penalty For RMD	Nursing Home Effective Yr. 2  Minimum Confinement: 90 Days  Terminal Illness Effective Yr. 2  Up To 75% of AV	0-80	Non-Qual. \$10,000  Qual. \$5,000	All Except: NY	6.00%
	S&P Annual P2P w/Cap Rate	7.00%								0-80
	S&P Monthly Average w/Cap Rate	8.00%								
	S&P MARC 5 Annual P2P w/Participation	150%								
	Focus 50 Annual P2P w/Participation	135%								
	Fixed One Year Rate	4.00%								
	8% Premium Bonus Plus No-Cost Return of Premium									
Remarks ➡ Strongest minimum guarantee – 3.00% on 100% of Premium! 8% Fully Vested Premium Bonus in Years 1 – 5.										



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Product	Strategy Specifications		Minimum Guarantee	Surrender Schedule	Liquidity Provisions	Crisis Waivers	Issue Ages	Minimum Premium	State Availability	Commissions									
Market Power Bonus Index  FPDA    EquiTrust	Strategy	Rate	3.00% on 87.5% of Premium	(10 YEARS)  17,15,14,12,10,9,7,5,3,1%  in AK,CT,DE,ID,IL,MN,MT,NJ,NV,OH,OK,OR,PA,TX,UT,VT,WA	10% of Account Value Yrs. 2+  No Penalty For RMD	Nursing Home Effective Yr. 2  Minimum Confinement: 90 Days  Terminal Illness Effective Yr. 2  Up To 75% of AV	0-75	\$10,000	All Except: CA,NY	7.00%  0-75									
	S&P Annual P2P w/Cap Rate	7.00%																	
	S&P Monthly Average P2P w/Participation	75%																	
	S&P Monthly Average w/Cap Rate	8.00%																	
	S&P MARC 5 Annual P2P w/Participation	150%																	
	Focus 50 Annual P2P w/Participation	135%																	
	Fixed One Year Rate	4.00%																	
	12% Premium Bonus																		
Remarks ➡ A longer/higher surrender schedule applies in all states other than mentioned above.																			
Market Value  FPDA    EquiTrust	Strategy	Rate	3.00% on 87.5% of Premium	(10 YEARS)  12,12,12,12,11,10,8,6,4,2%	10% of Account Value Yrs. 2+  No Penalty For RMD	Nursing Home Effective Yr. 2  Minimum Confinement: 90 Days  Terminal Illness Effective Yr. 2  Up To 75% of AV	0-80	\$10,000	All Except: NY	7.00%  0-80									
	S&P Annual P2P w/Cap Rate	10.00%																	
	S&P Annual P2P w/Participation	50.00%																	
	S&P MARC 5 Annual P2P w/Participation	200%																	
	Focus 50 Annual P2P w/Participation	175%																	
	Fixed One Year Rate	5.00%																	
	Remarks ➡ Lower Surrender Schedule in These States AK, CT, DE, ID, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA – 9, 9, 7, 6.50, 5.50, 4.50, 3.50, 2.50, 1.50, 0.50%																		
	Market Max Index  FPDA    EquiTrust	Strategy									Rate	3.00% on 87.5% of Premium	(10 YEARS)  9,8,7,6.5,5.5,4.5,3.5,2.5,1.5,0.5%	10% of Account Value Yrs. 2+  No Penalty For RMD	Nursing Home Effective Yr. 2  Minimum Confinement: 90 Days  Terminal Illness Effective Yr. 2  Up To 75% of AV	0-80	\$10,000	All Except: NY	7.00%  0-80
Fixed One Year Rate – No Fee		5.00																	
S&P Annual P2P w/Cap Rate – No Fee		10.00%																	
S&P MARC 5 Annual P2P w/Participation – No Fee		200%																	
S&P Annual P2P w/Cap Rate - Fee		13.00%																	
S&P Annual P2P w/Part Rate – Fee		65.00%																	
S&P MARC 5 Annual P2P w/Participation – Fee		250%																	
Remarks ➡ Optional “Buy-Up” strategies for greater potential growth. 1% fee applies only on the “Buy-Up” strategies. Client may re-allocate in and out of “Buy-Up” strategies each anniversary.																			



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Product	Strategy Specifications		Minimum Guarantee	Surrender Schedule	Liquidity Provisions	Crisis Waivers	Issue Ages	Premium Limits	State Availability	Commissions
<b>Wealth Choice Bonus</b>  Guaranty Income Life	Strategy	Rate	2.75% on 87.5% of Premium	(10 YEARS) 10,9,8,7,6,5,4,3,2,1%	10% of Deposits Yr. 1  10% of Account Value Yrs. 2+  No Penalty For RMD	Nursing Home Effective Yr. 2 Minimum Confinement: 30 Days Terminal Illness Effective Yr. 2	0-80	\$20,000	All Except AK,HI, ME,NY	<b>6.50%</b> 0-74  <b>4.00%</b> 75-80
	S&P Annual P2P w/Cap Rate	10.75%								
	S&P Annual P2P w/Participation	45%								
	Horizon Ascend 5% Index w/Participation	120%								
	Fixed One Year Rate	5.25%								
	<b>5% Premium Bonus</b>									
<b>Wealth Choice 5</b>  Guaranty Income Life	Strategy	Rate	2.75% on 87.5% of Premium	(5 YEARS) 9,8,7,6,5%	10% of Deposits Yr. 1  10% of Account Value Yrs. 2+  No Penalty For RMD	Nursing Home Effective Yr. 2 Minimum Confinement: 30 Days Terminal Illness Effective Yr. 2	0-90	\$20,000	All Except AK,HI, ME,NY	<b>3.00%</b> 0-74  <b>1.75%</b> 75-90
	S&P Annual P2P w/Cap Rate	11.65%								
	S&P Annual P2P w/Participation	50%								
	Horizon Ascend 5% Index w/Participation	155%								
	Fixed One Year Rate	5.25%								
<b>Wealth Choice 7</b>  Guaranty Income Life	Strategy	Rate	2.75% on 87.5% of Premium	(7 YEARS) 9,8,7,6,5,4,3%	10% of Deposits Yr. 1  10% of Account Value Yrs. 2+  No Penalty For RMD	Nursing Home Effective Yr. 2 Minimum Confinement: 30 Days Terminal Illness Effective Yr. 2	0-90  A80 if Income Rider Elected	\$20,000	All Except AK,HI, ME,NY	<b>4.50%</b> 0-74  <b>2.25%</b> 75-90
	S&P Annual P2P w/Cap Rate	11.95%								
	S&P Annual P2P w/Participation	55%								
	Horizon Ascend 5% Index w/Participation	160%								
	Fixed One Year Rate	5.25%								
<b>Wealth Choice 10</b>  Guaranty Income Life	Strategy	Rate	2.75% on 87.5% of Premium	(10 YEARS) 10,9,8,7,6,5,4,3,2,1%	10% of Deposits Yr. 1  10% of Account Value Yrs. 2+  No Penalty For RMD	Nursing Home Effective Yr. 2 Minimum Confinement: 30 Days Terminal Illness Effective Yr. 2	0-80	\$20,000	All Except AK,HI, ME,NY	<b>6.50%</b> 0-74  <b>4.00%</b> 75-80
	S&P Annual P2P w/Cap Rate	12.00%								
	S&P Annual P2P w/Participation	55%								
	Horizon Ascend 5% Index w/Participation	160%								
	Fixed One Year Rate	5.25%								
Remarks ☞	All Guaranty Income Life products are cross border friendly with New York. Highly competitive income rider for immediate income and in JOINT INCOME situations. Strong value when both Accumulation and Income are the objective.									



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Safe Income Advantage FPDA  Fidelity & Guaranty	Strategy	Rate	1.00% on 87.50% of Premium	(10 YEARS) 12,11,10,9,8, 7,6,5,4,3%	10% of Account Value Yrs. 2+  No Penalty For RMD	Applies To: <b>Nursing Home</b> Effective Yr. 2 60 Days Confine <b>Home Health</b> Effective Yr. 2 2 of 6 ADLs  <b>Terminal Illness</b> Effective Yr. 2	0-80	\$10,000	All Except: AL,CT,ID,IN MN,MS,NY, OR,PA,VT, WA	<b>7.00%</b> 0-75  <b>5.00%</b> 76-80
	S&P Annual P2P w/Cap Rate	2.50%								
	S&P Monthly P2P w/Cap Rate	1.00%								
	Black Rock Market Advantage P2P w/Participation	50%								
	Balanced Asset 5 2-Yr. P2P w/Participation	125%								
	Fixed One Year Rate	1.75%								
Remarks➡ Income Rider rolls-up at 7.20% compounded for 10 Years. Top competitor for INCOME IMMEDIATELY.										
Accumulator Plus 7 FPDA  Fidelity & Guaranty	Strategy	Rate	1.00% on 87.50% of Premium	(7 YEARS) 9,9,8,7,6,5,4%	10% of Account Value Yrs. 2+  No Penalty For RMD	Applies To: Nursing Home Effective Yr. 2 Minimum Confinement: 60 Days Terminal Illness Effective Yr. 2	0-85	\$10,000	All Except: AL,CT,MS, NY	<b>5.50%</b> 0-75  <b>4.50%</b> 76-80  <b>3.50%</b> 81-85
	S&P Annual P2P w/Cap Rate	10.00%								
	S&P Monthly P2P w/Cap Rate	2.75%								
	S&P Annual P2P w/ Performance Trigger	6.75%								
	Barclays Trailblazer 2-Year P2P w/Participation	280%								
	GS Global Factor Annual P2P w/Participation	300%								
	Fixed One Year Rate	4.00%								
Accumulator Plus 10  Fidelity & Guaranty	Strategy	Rate	1.00% on 87.50% of Premium	(10 YEARS) 12,11,10,9,8, 7,6,5,4,3%	10% of Account Value Yrs. 2+  No Penalty For RMD	Applies To: Nursing & Home Care Effective Yr. 2 Minimum Confinement: 60 Days Terminal Illness Effective Yr. 2	0-85	\$10,000	All Except: AL,CT,MS, NY	<b>7.50%</b> 0-75  <b>5.25%</b> 76-80  <b>4.00%</b> 81-85
	S&P Annual P2P w/Cap Rate	10.25%								
	S&P Monthly P2P w/Cap Rate	2.80%								
	S&P Annual P2P w/ Performance Trigger	7.00%								
	Barclays Trailblazer 2-Year P2P w/Participation	305%								
	GS Global Factor Annual P2P w/Participation	285%								
	Fixed One Year Rate	4.00%								
Remarks➡										



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Product	Strategy Specifications			Minimum Guarantee	Surrender Schedule	Liquidity Provisions	Crisis Waivers	Issue Ages	Minimum Premium	State Availability	Commissions
Fore Accumulation II  7 Years SPDA   Global Atlantic				1.00% on 87.5% of Premium	(7 YEARS)  9,8,7,6,5,4,3%	10% of Account Value Begin Yr 1  No Penalty For RMD	Applies To:  Nursing Home  Minimum Confinement  90 Day  Effective Yr. 1  Terminal Illness  Effective Yr. 2	0-85	\$25,000	All Except:  NY	5.00% 0-80  2.50% 81-85
	Strategy	<\$100k	>\$100k								
	S&P Annual P2P w/Cap Rate	10.25%	10.50%								
	S&P Annual P2P w/Performance Trigger	8.25%	8.50%								
	PIMCO Balanced Annual P2P w/Participation	195%	200%								
	Franklin Templeton U.S. Index 2-Year P2P w/Spread	0%	0%								
	Fixed One Year Rate	4.55%	4.65%								
Remarks ➡ Optional Death Benefit Rider rolls-up 7% simple for 15 years, lump sum payout.											
Fore Accumulation II  10 Years SPDA   Global Atlantic				1.00% on 87.5% of Premium	(10 YEARS)  9,9,8,7,6,5,4,3,2,1%	10% of Account Value Begin Yr 1  No Penalty For RMD	Applies To:  Nursing Home  Minimum Confinement  90 Day  Effective Yr. 1  Terminal Illness  Effective Yr. 2	0-85	\$25,000	All Except:  NY	7.00% 0-80  4.00% 81-85
	Strategy	<\$100k	>\$100k								
	S&P Annual P2P w/Cap Rate	9.75%	10.00%								
	S&P Annual P2P w/Performance Trigger	8.00%	8.25%								
	PIMCO Balanced Annual P2P w/Participation	195%	200%								
	Franklin Templeton U.S. Index 2-Year P2P w/Spread	0%	0%								
	Fixed One Year Rate	4.35%	4.45%								
Remarks ➡ Optional Death Benefit Rider rolls-up 7% simple for 15 years, lump sum payout.											
Fore Income II SPDA     Global Atlantic	Strategy		Rate	1.00% on 87.5% of Premium	(10 YEARS)  9,9,8,7,6,5,4,3,2,1%	10% of Account Value Begin Yr 1  No Penalty For RMD	Applies To:  Nursing Home  Minimum Confinement  90 Day  Effective Yr. 1  Terminal Illness  Effective Yr. 2	50-85	\$25,000	All Except:  NY	7.00% 50-80  2.50% 81-85
	S&P Annual P2P w/Cap Rate		5.50%								
	S&P Annual P2P w/Performance Trigger		4.75%								
	PIMCO Balanced Index Annual P2P w/Participation		110%								
	Franklin Templeton U.S. Index 2-Year P2P w/Spread		0.50%								
	One Year Fixed Rate		3.25%								
	Remarks ➡ 10% simple roll-up that continue UNTIL income rider is triggered										



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Product	Strategy Specifications			Minimum Guarantee	Surrender Schedule	Liquidity Provisions	Crisis Waivers	Issue Ages	Minimum Premium	State Availability	Commissions	
<b>Income 150+SE SPDA</b>     Global Atlantic	Strategy	<\$100k	>\$100k	1.00% on 87.5% of Premium	(10 YEARS) 10,9,8,7,6,5,4,3,2,1%	10% of Account Value Yrs. 2+  No Penalty For RMD	Applies To:  Nursing Home  Effective Yr. 2  Terminal Illness  Effective Yr. 2	55-86	\$10,000	All Except:  NY	<b>7.00%</b> 55-75	
	S&P Annual P2P w/Cap Rate	4.25%	4.50%								<b>3.50%</b> 76-85	
	S&P Annual P2P w/Performance Trigger	3.75%	4.00%									
	PIMCO Balanced Annual P2P w/Participation	90%	100%									
	Franklin Templeton U.S. Index 2-Year P2P w/Spread	0%	0%									
	Fixed One Year Rate	2.50%	2.75%									
	Remarks ➡ Income Rider delivers a 20% income boost year 1, then a boost of 7.50% years 2 to 5. Excellent option for immediate income.											
<b>Benefit Solutions 10 SPDA</b>     North American	Strategy	Rate		1.00% on 87.5% of Premium	(10 YEARS) 10,10,9,9,8,8,7,6,4,2%	5% of Account Value Yrs 2+.  Cumulative to 10% After Yr 2.  No Penalty For RMD  Systematic W/D From Fixed Rate Immediate	100% Free Withdrawal  Applies To: Qualified Care Facility Eff. Yr. 2  Minimum Confinement: 90 Days	40-79	\$20,000	All Except:  NY  Multiplier Not Approved In CA	<b>7.00%</b> 0-75	
	S&P Annual P2P w/Cap Rate	5.00%									<b>5.25%</b> 76-79	
	S&P Monthly P2P w/Cap Rate	1.85%										
	S&P Vol. Control Annual P2P w/Spread	43.30%										
	Fixed One Year Rate	2.30%										
	Remarks ➡ Income Rider delivers a 25% income boost year 1. Excellent option for immediate income.											
<b>Performance Choice 8 FPDA</b>     North American	Strategy	Rate		1.00% on 87.5% of Premium	(8 YEARS) 10,10,10,10,9,8,5,3%	10% of Account Value Yrs. 2+.  No Penalty For RMD  Systematic W/D From Fixed Rate Immediate	Additional 10% Free Withdrawal  Applies To: Skilled Nursing Facility Hospital Eff. Yr. 2  Minimum Confinement: 90 Days	0-85	\$20,000	All Except:  NY	<b>5.25%</b> 0-75	
	S&P Annual P2P w/Cap Rate	7.50%									<b>3.93%</b> 76-79	
	Fidelity Multi Factor Annual P2P w Participation	145%										
	Fidelity Multi Factor 2-Year P2P w Participation	205%										
	S&P MARC 5 Annual P2P w/Participation	140%										
	Fixed One Year Rate	3.60%										
	Remarks ➡											



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<b>CharterPlus 10</b>  FPDA      North American	<table><tr><td>Strategy</td><td>Rate</td></tr><tr><td>S&amp;P Annual P2P w/Cap Rate</td><td>5.75%</td></tr><tr><td>S&amp;P Monthly P2P w/Cap Rate</td><td>1.70%</td></tr><tr><td>S&amp;P Vol. Control Annual P2P w/Participation</td><td>110%</td></tr><tr><td>S&amp;P Vol. Control 2-Year P2P w/Participation</td><td>160%</td></tr><tr><td>Fixed One Year Rate</td><td>2.45%</td></tr></table>		Strategy	Rate	S&P Annual P2P w/Cap Rate	5.75%	S&P Monthly P2P w/Cap Rate	1.70%	S&P Vol. Control Annual P2P w/Participation	110%	S&P Vol. Control 2-Year P2P w/Participation	160%	Fixed One Year Rate	2.45%	1.00% on 87.5% of Premium	(10 YEARS) 10,10,9,9,8,8,7,6,4,2%	10% of Account Value Yrs. 2+  No Penalty For RMD  Systematic W/D From Fixed Rate Immediate	100% Free Withdrawal  Applies To: Qualified Care Facility Eff. Yr. 2 Minimum Confinement 90 Days	0-79	\$20,000	All Except: NY	<b>7.00%</b> 0-75  <b>5.25%</b> 76-79
	Strategy	Rate																				
	S&P Annual P2P w/Cap Rate	5.75%																				
	S&P Monthly P2P w/Cap Rate	1.70%																				
	S&P Vol. Control Annual P2P w/Participation	110%																				
	S&P Vol. Control 2-Year P2P w/Participation	160%																				
	Fixed One Year Rate	2.45%																				
<b>10% Premium Bonus</b> <b>19% Bonus with Enhanced Bonus Rider</b>																						
Remarks ➡ Premium Bonus is applied to all deposits during the first 3 contact years. <b>7% PREMIUM BONUS FOR DEPOSITS LESS THAN \$75,000 – 16% Premium Bonus with EBR</b>																						
<b>CharterPlus 14</b>  FPDA      North American	<table><tr><td>Strategy</td><td>Rate</td></tr><tr><td>S&amp;P Annual P2P w/Cap Rate</td><td>6.25%</td></tr><tr><td>S&amp;P Monthly P2P w/Cap Rate</td><td>1.75%</td></tr><tr><td>S&amp;P Vol. Control Annual P2P w/Participation</td><td>115%</td></tr><tr><td>S&amp;P Vol. Control 2-Year P2P w/Participation</td><td>165%</td></tr><tr><td>Fixed One Year Rate</td><td>2.55%</td></tr></table>		Strategy	Rate	S&P Annual P2P w/Cap Rate	6.25%	S&P Monthly P2P w/Cap Rate	1.75%	S&P Vol. Control Annual P2P w/Participation	115%	S&P Vol. Control 2-Year P2P w/Participation	165%	Fixed One Year Rate	2.55%	1.00% on 87.5% of Premium	(14 YEARS) 12,12,11,11,10,9,8,7,6,5,4,3,2,1%	10% of Account Value Yrs. 2+  No Penalty For RMD  Systematic W/D From Fixed Rate Immediate	100% Free Withdrawal  Applies To: Qualified Care Facility Eff. Yr. 2 Minimum Confinement 90 Days	0-75 0-52 (California)	\$20,000	All Except: AK,CT,DE,HI, MN,MO,NH,NJ,NV,OH,OK,OR,PA,SC,TX,UT,VA,WA	<b>7.00%</b> 0-75
	Strategy	Rate																				
	S&P Annual P2P w/Cap Rate	6.25%																				
	S&P Monthly P2P w/Cap Rate	1.75%																				
	S&P Vol. Control Annual P2P w/Participation	115%																				
	S&P Vol. Control 2-Year P2P w/Participation	165%																				
	Fixed One Year Rate	2.55%																				
<b>13% Premium Bonus</b> <b>25% Bonus with Enhanced Bonus Rider</b>																						
Remarks ➡ Premium Bonus is applied to all deposits during the first 3 contact years. <b>9% PREMIUM BONUS FOR DEPOSITS LESS THAN \$75,000 – 21% Premium Bonus with EBR</b>																						



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Versa Choice  FPDA  <										





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Performance Elite 7 SPDA			1.00% on 87.5% of Premium	(7 YEARS) 9, 8. <sup>8</sup> , 7. <sup>9</sup> , 6. <sup>9</sup> , 5. <sup>9</sup> , 5, 4%	10% of Account Value Begin Yr 1  No Penalty For RMD	Applies To: Nursing Home  Hospital  Eff. Yr. 2  Minimum Confinement:  60 Days  Confinement Must Begin After Yr. 1  (not available in CA and MA)	0-83	\$25,000  \$10,000 In  AK, HI, IL, I N, MD, MN, MO, NJ, OH , OR, PA , SC, UT, W AS	All Except:  NY	5.00% 0-70  4.50% 71-75  3.50% 76-80  3.00% 81-83							
	StrategyRate																
	S&P Annual P2P Cap9.25%																
	S&P FC Volatility Control 1 Year, No Cap W Part. Rate92%																
	AI Powered US Equity Index 1 Year, No Cap W Part. Rate145%																
	AI Powered US Equity Index 2 Year, No Cap W Part. Rate220%																
	BNP Paribus MAD5 Index 1 Year, No Cap W Part. Rate200%																
	BNP Paribus MAD5 Index 2 Year, No Cap W Part. Rate275%																
	NASDAQ FC Index 1 Year, No Cap W Part Rate115%																
	NASDAQ FC Index 2 Year, No Cap W Part Rate175%																
Athene	Fixed Rate4.50%																
Remarks ➡ Optional Rider (a) adds a 5% premium bonus% (b) allows cumulative withdrawals to 20% (d) adds Return Or Premium beginning year 5. Cost is .95bps.																	
Performance Elite 10 Select SPDA			1.00% on 87.50% of Premium	(10 YEARS) 8. <sup>30</sup> , 8, 7. <sup>10</sup> , 6. <sup>20</sup> , 5. <sup>30</sup> , 4. <sup>40</sup> , 3. <sup>50</sup> , 2. <sup>60</sup> , 1. <sup>60</sup> , 0. <sup>9%</sup>	5% of Account Value Yrs 2+  No Penalty For RMD	Applies To: Nursing Home  Hospital  Eff. Yr. 2  Minimum Confinement:  60 Days  Confinement Must Begin After Yr. 1	0-78	\$25,000	AK, CT, DE, ID, MN, NJ, NV, OK, OR, PA, SC, UT, TX, WA	7.00% 0-70  6.50% 71-75  5.50% 76-80							
	StrategyRate																
	S&P Annual P2P w/Cap Rate7.00%																
	S&P FC Vol. Control Annual P2P w/Participation70%																
	BNP Paribas MAD 5 Index Annual P2P w/Participation150%																
	BNP Paribas MAD 5 Index 2-Year P2P w/Participation205%																
	NASDAQ FC Index 1 Year, No Cap W Part Rate89%																
	NASDAQ FC Index 2 Year, No Cap W Part Rate135%																
	AI Powered US Equity Index 1 Year, No Cap W Part. Rate125%																
	AI Powered US Equity Index 2 Year, No Cap W Part. Rate170%																
	Fixed One Year Rate3.80%																
	11% Premium Bonus																
	Athene																
Remarks ➡ 11% Premium Bonus. Optional Rider (a) increases premium bonus to 16% (b) increases liquidity to 10% per year, including year 1 (c) allows cumulative withdrawals to 20% (d) adds Return of Premium beginning year 5. Cost is .95bps.																	



## Where Exceptional Products And Discriminating Advisors Connect

Product	Strategy Specifications			Minimum Guarantee	Surrender Schedule	Liquidity Provisions	Crisis Waivers	Issue Ages	Premium Limits	State Availability	Commissions
<b>OptiBlend 5</b>       Lincoln Financial	Strategy	<\$100k	>\$100k	1.00% on 87.5% of Premium	(5 YEARS) 9,8,7,6,5%	10% of Account Beginning Year 1  No Penalty For RMD	Applies To: Nursing Facility Hospital Eff. Yr. 2 Minimum Confinement: 30 Days Terminal Illness Effective Yr. 2	0-85	\$10,000	All Except:  NY	<b>3.25%</b> 0-74
	S&P Annual P2P w/Cap Rate	8.50%	9.50%								<b>2.40%</b> 75-79
	S&P Annual Performance Trigger	7.75%	8.75%								<b>1.40%</b> 80-84
	S&P Annual P2P w/Part	50%	55%								<b>0.70%</b> 85
	S&P Annual P2P Daily Risk 10%	0.25%	0.00%								
	S&P Annual P2P Daily Risk 5%	0.25%	0.00%								
	Fidelity AIM Dividend Annual P2P w/Participation	165%	190%								
	BlackRock Dynamic Allocation Annual P2P w/Participation	200%	225%								
	Fixed One Year Rate	3.90%	4.40%								

Remarks ➡ Short 5-year surrender. Unique Performance Trigger Strategy credits stated rate when S&P is flat or up year over year.

<b>OptiBlend 7</b>       Lincoln Financial	Strategy	<\$100k	>\$100k	1.00% on 87.5% of Premium	(7 Years) 9,8,7,6,5,4,3%	10% of Account Beginning Year 1  No Penalty For RMD	Applies To: Nursing Facility Hospital Eff. Yr. 2 Minimum Confinement: 30 Days Terminal Illness Effective Yr. 2	0-85	\$10,000	All Except:  NY	<b>4.50%</b> 0-74
	S&P Annual P2P w/Cap Rate	8.75%	9.75%								<b>3.00%</b> 75-79
	S&P Annual Performance Trigger	8.00%	9.00%								<b>1.75%</b> 80-84
	S&P Annual P2P w/Part	50%	60%								<b>0.75%</b> 85
	S&P Annual P2P Daily Risk 10%	0.25%	0.00%								
	S&P Annual P2P Daily Risk 5%	0.25%	0.00%								
	Fidelity AIM Dividend Annual P2P w/Participation	165%	190%								
	BlackRock Dynamic Allocation Annual P2P w/Participation	200%	225%								
	Fixed One Year Rate	4.00%	4.50%								

Remarks ➡ Unique Performance Trigger Strategy credits stated rate when S&P is flat or up year over year.



### Where Exceptional Products And Discriminating Advisors Connect

Product	Strategy Specifications			Minimum Guarantee	Surrender Schedule	Liquidity Provisions	Crisis Waivers	Issue Ages	Premium Limits	State Availability	Commissions
OptiBlend 10   <											